

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cynthia Ann Schmidt  
Woodrow Paul Schmidt, JR  
Debtors

Case No. 17-01806-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Aug 31, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Cynthia Ann Schmidt, Woodrow Paul Schmidt, JR, 691 Silver Maple Circle, Seven Valleys, PA 17360-8979
4915772	+ Internal Revenue Service, Andover, MA 01810-9041
4915773	+ Jacobus Ambulance, PO Box 726, New Cumberland, PA 17070-0726
4915776	+ Members First Credit Union, 2145 White Street, York, PA 17404-4954
4960344	+ Springfield Township York County Sewer Authority, P.O. Box 75, Seven Valleys, PA 17360-0075
4915779	+ Wellspan Health, 1001 S. George Street, York, PA 17403-3676
4915780	+ York Adams Tax Claim Bureau, PO Box 15627, York, PA 17405-0156
5086591	+ York County Tax Claim Bureau, 28 East Market Street, York PA 17401-1501
4915781	+ York Hospital, 1001 S. George Street, York, PA 17403-3645

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4915766	+ Email/Text: ebn@americollect.com	Aug 31 2023 18:36:00	Americollect, PO Box 1505, Manitowoc, WI 54221-1505
4915767	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 31 2023 18:36:00	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4915768	+ EDI: CAPITALONE.COM	Aug 31 2023 22:35:00	Cap1/bstby, P.O. Box 30253, Salt Lake City, UT 84130-0253
4947490	Email/PDF: bncnotices@becket-lee.com	Aug 31 2023 18:54:19	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4915769	+ EDI: CITICORP.COM	Aug 31 2023 22:35:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
4915770	+ Email/Text: bankruptcy@firstfinancial.org	Aug 31 2023 18:36:00	First Financial FCU, 1215 York Road, Lutherville, MD 21093-6207
4915771	+ Email/Text: bankruptcy@firstfinancial.org	Aug 31 2023 18:36:00	First Financial Of Md, 1215 York Rd, Lutherville, MD 21093-6207
4915774	+ Email/Text: PBNCNotifications@perituservices.com	Aug 31 2023 18:30:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
4948532	Email/PDF: resurgentbknotifications@resurgent.com	Aug 31 2023 18:39:05	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4940400	+ Email/Text: camanagement@mtb.com	Aug 31 2023 18:36:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, PO Box 1288, Buffalo, NY 14240-1288
4915775	Email/Text: camanagement@mtb.com		

District/off: 0314-1  
Date Rcvd: Aug 31, 2023

User: AutoDocke  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 25

5545037	+ EDI: AISMIDFIRST	Aug 31 2023 18:36:00	M & T Bank, Po Box 844, Buffalo, NY 14240
5545036	+ EDI: AISMIDFIRST	Aug 31 2023 22:35:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
4915778	Email/Text: dllawbankruptcy@exchange.principal.com	Aug 31 2023 22:35:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
4937825	+ EDI: AIS.COM	Aug 31 2023 18:30:00	Principal Financial Group, P.o. Box 9394, Des Moines, IA 50306
4983467	+ Email/Text: kcm@yatb.com	Aug 31 2023 22:35:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
		Aug 31 2023 18:30:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Springfield Township York County Sewer Authority, P.O. Box 75, Seven Valleys, PA 17360-0075
4915777	##	Peerless Credit Services, Inc., PO Box 518, Middletown, PA 17057-0518

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com
Craig S. Sharnetzka	on behalf of Creditor Springfield Township York County Sewer Authority csharnetzka@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;r48835@notify.bestcase.com;ephillips@cgalaw.com
Dawn Marie Cutaia	on behalf of Debtor 2 Woodrow Paul Schmidt JR dmcutaia@gmail.com, cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com

District/off: 0314-1

Date Rcvd: Aug 31, 2023

User: AutoDocke

Form ID: 3180W

Page 3 of 3

Total Noticed: 25

Dawn Marie Cutaia

on behalf of Debtor 1 Cynthia Ann Schmidt dmcutaia@gmail.com  
cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

Jack N Zaharopoulos

TWeclf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmllawgroup.com

Michael Patrick Farrington

on behalf of Creditor LakeView Loan Servicing LLC mfarrington@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

### **Information to identify the case:**

**Debtor 1** Cynthia Ann Schmidt

Social Security number or ITIN    xxx-xx-0355

EIN \_\_\_\_\_

**Debtor 2** Woodrow Paul Schmidt JR  
(See separate if filing)

Social Security number or ITIN xxx-xx-3372

EIN -

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-01806-HWV

12/18

**IT IS ORDERED:** A dis-

Cynthia Ann Schmidt

Woodrow Paul Schmidt JR

**By the  
court:**

8/31/23

Henry W. Von Eck

Henry W. Van Eck, Chief Bankruptcy  
Judge

## **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
  - ◆ debts for most student loans;
  - ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**